

SCOTT A. FLAXMAN (SBN 241285)  
**SCOTT FLAXMAN LAW**  
21 Buena Vista Road  
South San Francisco, California 94080  
Telephone: (415) 571-0582  
Facsimile: (650) 952-0409  
scottf@scottflaxmanlaw.com

**ATTORNEY FOR PLAINTIFF**

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA  
SAN FRANCISCO DIVISION

**ALI BAALOUACH,**

**Plaintiff**

vs.

MEHDI NAFAI,

DORIS ALICIA CORDOVA,

SUMMIT MORTGAGE,

REALTY MORTGAGE, LLC,

Doe 1 through Doe 10,

**Defendant**

) Case No.C-07-05433 JSW (JCS)  
)  
) [Assigned for Report and  
) Recommendation on Default Judgment  
) to the **Honorable Magistrate Judge**  
) **Joseph C. Spero**]

) AFFADAVIT OF SCOTT A.  
) FLAXMAN IN SUPPORT OF  
) PLAINTIFF ALI BAALOUACH'S  
) MOTION FOR DEFAULT  
) JUDGMENT

) **Date:** August 22<sup>nd</sup>, 2008

) **Time:** 1:30 p.m.

) **Courtroom:** A, (15<sup>th</sup> Floor)

I, SCOTT A. FLAXMAN, do hereby aver:

1. I am an attorney licensed to practice law in the State of California and have been admitted

1 to practice before the bar of this Court. I am the attorney of record for the Plaintiff, Ali  
2 Baalouach ("Plaintiff").

- 3  
4 2. The following consists of a detailed description of the service diligence on Defendants  
5 Summit Mortgage Corporation ("Summit") and Doris Alicia Cordova a.k.a. Dora  
6 Cordova ("Cordova") and a discussion of attorney's fees requested in the above entitled  
7 matter.  
8

9 SERVICE OF PROCESS DILIGENCE

- 10 3. I have made numerous attempts to contact Defendant Cordova and her company  
11 Defendant Summit. In researching possible locations for both Summit and Cordova I  
12 discovered, from the California Department of Real Estate's ("DRE") website a number  
13 of web pages containing licensing and other information regarding Cordova. One such  
14 page, the ("DRE Cordova Page"), *attached hereto as Plaintiff's exhibit K and by this*  
15 *reference hereby incorporated herein* [last checked October 5, 2007], the DRE: lists  
16 Doris Alicia Cordova as a licensed broker; shows Doris Alicia Cordova d.b.a. (doing  
17 business as) Summit Mortgage and La Hacienda Realty; indicates that Doris Alicia  
18 Cordova had, as a former name, Dora [sic] Alicia Cordova; indicates that La Hacienda  
19 Realty is an affiliated licensed corporation; shows a branch at: 1800 Sutter Street,  
20 Concord, California 94520; main office at: 4285 Armand Drive, Concord, California  
21 94521 and shows the mailing address for Defendant Cordova and Defendant Summit as  
22 P.O. Box 5098 Concord, California 94524 ("PO Box Address").  
23

24  
25 A second page on the DRE website, the ("La Hacienda Real Estate Page"), *attached*  
*hereto as Plaintiff's Exhibit L and by this reference hereby incorporated herein* [last

1 checked August 25<sup>th</sup>, 2008 at 8:37 p.m.], the DRE lists La Hacienda Real Estate, Inc.  
2 ("La Hacienda"), indicates that Doris Alicia Cordova is the designated, licensed officer  
3 for La Hacienda; that La Hacienda is doing business as Summit Mortgage and Realty  
4 World La Hacienda, that there is a main office at: 4285 Armand Drive, Concord,  
5 California 94520 and that the mailing address is: PO Box 5098 Concord, California  
6 94524.

7  
8 4. On October 16<sup>th</sup>, 2007, prior to filing the Complaint in this above-entitled action, I sent a  
9 letter, (a copy of the version sent to: PO Box 5098, Concord, California 94524 is *attached*  
10 *hereto as Plaintiff's Exhibit M and by this reference hereby incorporated herein*), to  
11 Defendant Cordova and Defendant Summit addressed and sent to both at the following  
12 addresses:

13  
14 Doris Alicia Cordova  
15 Broker  
16 Summit Mortgage Company  
17 La Hacienda Real Estate, Inc.  
18 Realty World La Hacienda

19 4825 Armand Drive  
20 Concord, California 94521

21 1800 Sutter Street  
22 Concord, California 94520

23 PO Box 5098  
24 Concord, California 94524

25 I never received any response from Defendant Cordova to any of these letters.

5. In further research, I discovered a few web-pages maintained by the Secretary of State  
of California ("SOS"), called the California Business Portal ("Portal"). On one of these

1 pages, I discovered information concerning La Hacienda ("SOS La Hacienda Portal  
2 Page"). On the SOS La Hacienda Portal page, *attached hereto as Plaintiff's Exhibit N*  
3 *and by this reference hereby incorporated herein*, [last checked October 22, 2007], La  
4 Hacienda is shown with an address of: 1220 Oakland Boulevard Suite # 200, Walnut  
5 Creek, California 94596; shows a "dated filed" of 3/23/2005; and lists: Agent for  
6 Service of Process: Doris Alicia Cordova, 1220 Oakland Boulevard, Suite #200,  
7 Walnut Creek, California 94596.

8  
9 6. On the second Portal page, captioned with the word, Corporations, "Corporations  
10 Portal Page," *attached hereto as Plaintiff's exhibit O and hereby incorporated by*  
11 *reference*, [last checked October 22, 2007], lists One Summit Mortgage, Inc. with an  
12 address of 1220 Oakland Boulevard, Suite #200, Walnut Creek, California 94596,  
13 shows the date filed as 3/23/2005 and lists the agent for service of process as: Doris  
14 Cordova, 1220 Oakland Boulevard, Suite #200, Walnut Creek, California 94596.

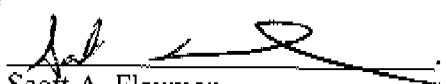
15  
16 7. On October 23<sup>rd</sup>, 2007, Deputy Clerk, Anna Sprinkles, of the United States District  
17 Court for the Northern District of California, signed and stamped with the official seal  
18 of the United States District Court for the District of California, a Summons for Civil  
19 Case No. C 07 5433, issued to: Summit Mortgage, Doris Alicia Cordova (changed  
20 name from Dora Alicia Cordova), Broker, Agent for Service of Process, 1220 Oakland  
21 Boulevard, Suite #200, Walnut Creek, California 94596, ("Summit Summons"),  
22 *attached hereto as Plaintiff's Exhibit P and by this reference hereby incorporated*  
23 *herein*.

- 1 6. On October 24<sup>th</sup>, 2007, Wheels of Justice ("Wheels"), a professional process serving  
2 company, issued a service report to me regarding Wheels' attempt to serve the  
3 Summons Defendant Summit and Defendant Cordova at the business address  
4 ("Wheels' Service Report"), *hereby incorporated by reference and attached as*  
5 *Plaintiff's Exhibit Q*. The detail of this attempt at service at Defendant Cordova and  
6 Defendant Summit's business address is located in the middle of the page of the  
7 document defined below on the right hand side. The address of this attempted service  
8 was: 1220 Oakland Boulevard, Suite #200, Walnut Creek, California, 94596. Per  
9 Wheels' service report, 1220 Oakland Boulevard, Suite #200, Walnut Creek, California  
10 94596 was a, "**BAD ADDRESS - MOVED.**" (Wheels' service report at 1). [emphasis  
11 in original].  
12
- 13 7. A web page maintained by Stewart Title Company, which provides detail of tax records  
14 for real property in the State of California ("Stewart Title Tax Records"), *hereby*  
15 *incorporated by reference and attached as Plaintiff's Exhibit R*, indicates that Dora  
16 Cordova (Doris Alicia Cordova's former name as detailed in section 2 above) as the  
17 owner of real property located at 50 Surf View Drive, Bay Point, California 94565  
18 ("Surf View Address"). (Stewart Title Tax Records at 1).  
19
- 20 8. Exhibits S-V are Proofs of Service and Proofs of Service by Mail on Defendant Doris  
21 Alicia Cordova and Defendant Summit Mortgage Corporation as attested to by Wheels  
22 and *by this reference are hereby incorporated as Exhibits S, T, U and V*. Exhibit W is a  
23 copy of the original Summons issued to Doris Alicia Cordova at 50 Surf View Drive,  
24 Bay Point California 94565 and *by this reference is hereby incorporated herein as*  
25 *Exhibit W*.

ATTORNEY'S FEES

9. My request for attorney's fees is based on a reasonable estimate of my time spent bringing this action to this stage. I did not keep detailed time records because I was retained on a contingent basis. Over the past year, I estimate that I have spent approximately one hundred and sixty hours on this matter which breaks down to an average of one hour a day, five days a week for eight of the past twelve months.

Signed and sworn to this 27<sup>TH</sup> day of August 2008.

  
Scott A. Flaxman

Notary Public Sheela Sehgal See attached

My commission expires Aug 17, 2012

Respectfully submitted by:

**SCOTT FLAXMAN LAW**

Dated: August 27<sup>TH</sup>, 2008

By: 

**Scott A. Flaxman**

Attorney for Plaintiff Ali Baalouach

# CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

State of California

County of San Mateo

on Aug 27, 2008 before me, SHEETAL SENHAL, Notary Public  
(Here insert name and title of the officer)

personally appeared Scott A. Flaxman

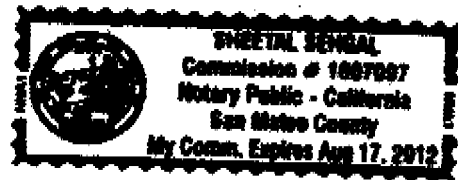
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Sheetal Sehgal  
 Signature of Notary Public

(Notary Seal)



## ADDITIONAL OPTIONAL INFORMATION

### DESCRIPTION OF THE ATTACHED DOCUMENT

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages \_\_\_\_\_ Document Date \_\_\_\_\_

(Additional information)

### INSTRUCTIONS FOR COMPLETING THIS FORM

Any acknowledgment completed in California must contain verbiage exactly as appears above in the notary section or a separate acknowledgment form must be properly completed and attached to that document. The only exception is if a document is to be recorded outside of California. In such instances, any alternative acknowledgment verbiage as may be printed on such a document so long as the verbiage does not require the notary to do something that is illegal for a notary in California (i.e. certifying the authorized capacity of the signer). Please check the document carefully for proper notarial wording and attach this form if required.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. he/she/they- is /are ) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
  - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
  - ❖ Indicate title or type of attached document, number of pages and date.
  - ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document

### CAPACITY CLAIMED BY THE SIGNER

- ☐ Individual (s)  
☐ Corporate Officer

(Title)

- ☐ Partner(s)  
☐ Attorney-in-Fact  
☐ Trustee(s)  
☐ Other \_\_\_\_\_

**CERTIFICATE OF SERVICE**

I hereby certify that on August 27<sup>th</sup>, 2008, I electronically transmitted the attached document to the Clerk of Court using the ECF System for filing.

s/Scott A. Flaxman

Scott A. Flaxman



# EXHIBIT K

# STATE OF CALIFORNIA DEPARTMENT OF REAL ESTATE

The license information shown below represents public information taken from the Department of Real Estate's database at the time of your inquiry. It will not reflect pending changes which are being reviewed for subsequent database updating. Also, the license information provided includes formal administrative actions that have been taken against licensees pursuant to the Business and Professions Code and/or the Administrative Procedure Act. All of the information displayed is public information. Although the business and mailing addresses of real estate licensees are included, this information is not intended for mass mailing purposes.

License information taken from records of the Department of Real Estate on 10/5/2007 11:51:08 AM

<b>License Type:</b>	BROKER
<b>Name:</b>	Cordova, Doris Alicia
<b>Mailing Address:</b>	P O BOX 5098 CONCORD, CA 94524
<b>License ID:</b>	01270721
<b>Expiration Date:</b>	04/22/11
<b>License Status:</b>	LICENSED
<b>Broker License Issued:</b>	12/18/02 (Unofficial -- taken from secondary records)
<b>Former Name(s):</b>	Cordova, Dora Alicia
<b>Main Office:</b>	4285 ARMAND DR CONCORD, CA 94521
<b>DBA</b>	La Hacienda Realty ACTIVE AS OF 03/04/2003  Summit Mortgage ACTIVE AS OF 05/19/2003
<b>Branches:</b>	1800 SUTTER ST CONCORD, CA 94520
<b>Affiliated Licensed Corporation(s):</b>	01502202 - Officer Expiration Date: 05/19/09 La Hacienda Real Estate Inc

REALTY MORTGAGE  
CORPORATION  
2505 HILHWAY 300  
SUITE #850  
GRAND PRAIRIE, TX  
75050

2901 DOULAS  
BLVD. SUITE #805  
ROSEVILLE, CA  
(916) 789-1110

**Comment:** NO DISCIPLINARY ACTION  
  
NO OTHER PUBLIC COMMENTS

>>>> Public information request complete <<<<

K

# EXHIBIT L

**STATE OF CALIFORNIA  
DEPARTMENT OF REAL ESTATE**

The license information shown below represents public information taken from the Department of Real Estate's database at the time of your inquiry. It will not reflect pending changes which are being reviewed for subsequent database updating. Also, the license information provided includes formal administrative actions that have been taken against licensees pursuant to the Business and Professions Code and/or the Administrative Procedure Act. All of the information displayed is public information. Although the business and mailing addresses of real estate licensees are included, this information is not intended for mass mailing purposes.

License information taken from records of the Department of Real Estate on 8/25/2008 8:29:42 PM

**License Type:** CORPORATION

**Name:** La Hacienda Real Estate Inc

**Mailing Address:** P O BOX 5098  
CONCORD, CA 94524

**License ID:** 01502202

**Expiration Date:** 05/19/09

**License Status:** LICENSED

**Corporation License Issued:** 05/20/05 (Unofficial -- taken from secondary records)

**Former Name(s):** NO FORMER NAMES

**Main Office:** 4285 ARMAND DR  
CONCORD, CA 94520

**Licensed Officer(s):** DESIGNATED OFFICER  
01270721 - Expiration Date: 05/19/09  
Cordova, Doris Alicia

**DBA** Realty World La Hacienda  
ACTIVE FROM 05/20/2005 TO 07/23/2007

Summit Mortgage  
ACTIVE AS OF 04/27/2006

**Branches:** NO CURRENT BRANCHES

**Salespersons:** 01503989 - Benham, James Michael

01447861 - Nethercott, Kelly Marie

**Comment:** NO DISCIPLINARY ACTION

NO OTHER PUBLIC COMMENTS

>>>> Public information request complete <<<<

L

# EXHIBIT M

**SCOTT A. FLAXMAN**

ATTORNEY AND COUNSELOR  
21 BUENA VISTA ROAD  
SOUTH SAN FRANCISCO, CA 94080

Phone: (415) 571-0582  
Fax: (650) 952-0409

October 16<sup>th</sup>, 2007

**VIA MAIL TO:**

✓Doris Alicia Cordova  
Broker  
Summit Mortgage Company  
La Hacienda Real Estate, Inc.  
Realty World La Hacienda

4825 Armand Drive  
Concord, California 94521

1800 Sutter Street  
Concord, California 94520

✓PO Box 5098  
Concord, California 94524

In re: **United States District Court Complaint:**  
**Ali Baalouach vs. Doris Alicia Cordova, Summit Mortgage,**  
**Mehdi Nafai, Realty Mortgage, LLC, Doe 1 through Doe 10**

Dear Ms. Cordova,

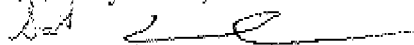
I am writing to make an offer in compromise on the above captioned and attached Civil Complaint in which you and your company are named Defendants. Details of the harm done to my client by you, your company, your affiliated entities, your employees and/or agents are detailed in the attached document as well. As you can see from the body of the Action, we will request actual damages in the amount of \$950,000 and make an additional request for punitive damages. Similar lawsuits have recently concluded with multi-million dollar verdicts in favor of the plaintiffs.

We will file our Complaint in United States District Court on October 22<sup>nd</sup>, 2007 unless we receive our offer of compromise payment from you and/or your affiliated enterprises in the amount of: \$350,000.

This offer is valid until Friday, October 20<sup>th</sup>. To accept the proposal, you must send **written confirmation** of assent by October 20<sup>th</sup>, 2007 by 3:00 p.m., Pacific Standard Time, to my address or fax number listed above.

I thank you in advance for your cooperation in this matter.

Sincerely Yours,

  
Scott A. Flaxman

M

# EXHIBIT N

# California Business Portal

Secretary of State DEBRA BOWEN

**DISCLAIMER:** The information displayed here is current as of OCT 19, 2007 and is updated weekly. It is not a complete or certified record of the Corporation.

Corporation		
LA HACIENDA REAL ESTATE, INC.		
<b>Number:</b> C2727353	<b>Date Filed:</b> 3/23/2005	<b>Status:</b> active
<b>Jurisdiction:</b> California		
Address		
1220 OAKLAND BLVD STE 200		
WALNUT CREEK, CA 94596		
Agent for Service of Process		
DORIS CORDOVA		
1220 OAKLAND BLVD STE 200		
WALNUT CREEK, CA 94596		

Blank fields indicate the information is not contained in the computer file.

If the status of the corporation is "Surrender", the agent for service of process is automatically revoked. Please refer to California Corporations Code Section 2114 for information relating to service upon corporations that have surrendered.

N



# EXHIBIT O

# California Business Portal

Secretary of State DEBRA BOWEN

[HISTORY OF DATA](#)

[ELECTRONIC FILING](#)

[ADDITIONAL RECORDS](#)

[CA BUSINESS PORTAL](#)

[ARCHIVES & MUSEUM](#)

[OTHER SERVICES](#)

## Business Search Corporations

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[Search Tips](#)

[Field Definitions](#)

[Status Definitions](#)

[Name Availability](#)

[Corporate Records](#)

[Business Entities](#)  
[Records Order Form](#)  
[Certificates](#)  
[Copies](#)  
[Status Reports](#)

[FAQS](#)

[Corporations Main Page](#)

[Site Search](#)

## Corporations

The information displayed here is current as of "OCT 19, 2007" and is updated weekly. It is not a complete or certified record of the Corporation.

Corporation		
ONE SUMMIT MORTGAGE, INC.		
Number: C2727354	Date Filed: 3/23/2005	Status: suspended
Jurisdiction: California		
Address		
1220 OAKLAND BLVD STE 200		
WALNUT CREEK, CA 94596		
Agent for Service of Process		
DORIS CORDOVA		
1220 OAKLAND BLVD STE 200		
WALNUT CREEK, CA 94596		

[Printer Friendly](#)

[New Search](#)

- For Information about certification of corporate records or for additional corporate information, please refer to **Corporate Records**.
- Blank fields indicate the information is not contained in the computer file.
- If the status of the corporation is "Surrender", the agent for service of process is automatically revoked. Please refer to California Corporations Code **Section 2114** for information relating to service upon corporations that have surrendered.

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# EXHIBIT P

United States District Court  
NORTHERN DISTRICT OF CALIFORNIA

CLERK  
MJJ

ALI BAALOUACH

SUMMONS IN A CIVIL CASE

CASE NUMBER:

V.

MEHDI NAFAI, DORIS ALICIA CORDOVA,  
SUMMIT MORTGAGE,  
REALTY MORTGAGE, LLC, Doe 1- Doe 10

C 07 5433

TO: (Name and address of defendant)

Summit Mortgage  
Doris Alicia Cordova (changed name from Dora Alicia Cordova), Broker, Agent for Service of Process  
1220 Oakland Boulevard, Suite #200  
Walnut Creek, California 94596

**YOU ARE HEREBY SUMMONED** and required to serve upon PLAINTIFF'S ATTORNEY (name and address)

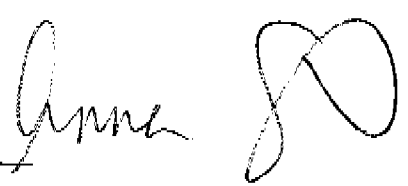
Scott A. Flaxman, Attorney at Law  
21 Buena Vista Road  
South San Francisco, Ca 94080

an answer to the complaint which is herewith served upon you, within 30 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgement by default will be taken against you for the relief demanded in the complaint. You must also file your answer with the Clerk of this Court within a reasonable period of time after service.

Richard W. Wieking

CLERK

DATE October 23rd, 2007

  
(BY) DEPUTY CLERK

P

# EXHIBIT Q

Tel: (415) 546-6000 Fax: (415) 546-6199

Invoice No. W2486177

Attorney SCOTT A. FLAXMAN, ESQ.

Date October 24, 2007

Telephone (415) 571-0582

Court UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

Fax (650) 952-0409

Atty File ALI BAALOUACH

Plaintiff ALI BAALOUACH

Defendant MEHDI NAFAI

Case No. C 07-5433 MJJ

Attention Scott Flaxman

Firm LAW OFFICES OF SCOTT A. FLAXMAN  
21 Buena Vista Road  
South San Francisco, California 94080

D SUMMONS IN A CIVIL ACTION; COMPLAINT ; INITIAL  
o CASE MANAGEMENT SCHEDULING ORDER; CASE  
c MANAGEMENT CONFERENCE ORDER; NOTICE OF  
u AVAILABILITY OF MAGISTRATE JUDGE TO EXERCISE  
m JURISDICTION; CONSENT TO JURISDICTION BY A UNITED  
e STATES MAGISTRATE JUDGE; ADR PACKAGE; ECF  
n REGISTRATION  
t  
s

Serve: SUMMIT MORTGAGE

Residence Address (1)

50 Surf View Drive  
Bay Point, California 94565

Business Address (2)

1220 Oakland Boulevard, Suite 200  
Walnut Creek, California 94596

Bus Phone

HOME ADDRESS

BAD ADDRESS - MOVED

Special Instructions

DORIS ALICIA CORDOVA, Broker

Hearing Date

Time

Dept

Last Date to Serve ROUTINE

Description Age 35 Hgt 5/8 Race Hispanic Wt 180 Sex M Hair Black

Service Date

11/1/07

Time

Servers Name

Report 10/24/2007

prepaid \$75.00

10/24/2007 6:35 p.m.

Per current occupants of 3 months, subject is unknown. (Defendant owns the house)

10/25/07 6:20 p.m.

No answer - house is dark.

10/30/07 6:30 p.m.

No answer.

11/01/07 7:10 p.m.

Subserved "JOHN DOE" (35 yrs/5'9"/Hisp/180 lbs/M/Blk hr) at the residence address.

11/2/07

Copies mailed [ss]

ITEM

CHARGES

Service 75.00

Bad Address 75.00

Time

Mileage

Fees Adv.

Check Charge

Copywork

Court Service

TOTAL

\$150.00

Attorney Check Attached

Thank you for using WHEELS OF JUSTICE, INC.

Please remit payment with copy of this invoice - Net due upon receipt - IRS #94-3403270

ALL ACCOUNTS OVER THIRTY DAYS PAST DUE ARE SUBJECT TO A CARRYING CHARGE OF 1.5% or \$5.00 MINIMUM PER MONTH



# EXHIBIT R

**Property Profile****Primary Owner: CORDOVA,DORA****Secondary Owner:****Mail Address: 50 SURF VIEW DR  
BAY POINT, CA 94565****Site Address: 50 SURF VIEW DR  
BAY POINT, CA 94565****Telephone Number:****APN: 098-172-016-2****Reference APN:****Census Tract: 3142.003****Housing Tract Number:****Lot Number: 715****Page Grid Old: 15-A5****Page Grid New: 553-D7****Legal Description: SHORE ACRES #5 LOT 715 LESS MIN RTS****Subdivision: SHORE ACRES UN 05*****Property Characteristics***

Bedrooms: 3	Year Built: 1953	Square Feet: 1,102
Bathrooms: 1.0	Garage:	Lot Size: 5,000 sq ft / 0.11 acres
Total Rooms: 5	Fireplace:	Number of Units: 1
Zoning: R6	Pool/View:	Use Code: Single Family Residence
Heating/Cooling:		

***Sale & Loan Information***

Transfer Date: 12-14-2005	Seller:	Document: 0000479615
Transfer Value: \$170,000	Cost/Sq Feet: \$154.26	Title Co.: Financial Title
First Loan Amt: \$340,000	Lender: Bnc Mtg Inc	Last Trans W/OS:
Loan Type:	Interest Rate Type: V	Last Trans W/OS Doc:

***Assessed & Tax Information***

Assessed Value: \$390,000	Percent Improvement: 41.66	Homeowner Exemption:
Land Value: \$227,526	Tax Amount: \$4,558	Tax Rate Area: 79024
Improvement Value: \$162,474	Tax Status: current	



# EXHIBIT S

Attorney Or Party Without Address: <b>Case 3:07-cv-05433-JSW Document 35</b> <b>SCOTT A. FLAXMAN, ESQ.</b> <b>LAW OFFICES OF SCOTT A. FLAXMAN</b> <b>21 Buena Vista Road</b> <b>South San Francisco, California 94080</b> Telephone: <b>(415) 571-0500</b> Filed <b>08/27/2008</b> Page <b>26 of 34</b>		FOR COURT USE ONLY
Ref. No. Or File No. <b>W2486175</b>		
insert name of court, judicial district and branch court, if any: <b>UNITED STATES DISTRICT COURT</b> <b>NORTHERN DISTRICT OF CALIFORNIA</b>		
Plaintiff: <b>ALI BAALOUACH</b>		
Defendant: <b>MEHDI NAFAI</b>		
<b>PROOF OF SERVICE</b>	Date:	Time:
Dept/Div:	Case Number:	<b>C 07-5433 MJJ</b>

I, Scott E. Lane, Under penalty of perjury, hereby declare that I am and was on the dates herein mentioned, a Citizen of the United States, over the age of eighteen, and not a party to the within action;

I served the: SUMMONS IN A CIVIL ACTION; COMPLAINT; INITIAL CASE MANAGEMENT SCHEDULING ORDER; CASE MANAGEMENT CONFERENCE ORDER; NOTICE OF AVAILABILITY OF MAGISTRATE JUDGE TO EXERCISE JURISDICTION; CONSENT TO JURISDICTION BY A UNITED STATES MAGISTRATE JUDGE; ADR PACKAGE; ECF REGISTRATION

in this action by personally delivering to and leaving with the following defendant or person on the date set opposite their respective names, a true copy thereof:

Defendant : DORIS ALICIA CORDOVA

By Serving : "JOHN DOE", occupant (35 yrs/5'9"/Hispanic/180 lbs/M/Blk hr)

Address : 50 Surf View Drive, Bay Point, California 94565

Date & Time : Thursday, November 1, 2007 @ 7:10 p.m.

Witness fees were : Not applicable.

Person serving:  
 Scott E. Lane  
**Wheels of Justice, Inc.**  
 657 Mission Street, Suite 502  
 San Francisco, California 94105  
 Phone: (415) 546-6000

a. Fee for service:  
 d. Registered California Process Server  
 (1) Employee or independent contractor  
 (2) Registration No.: 341  
 (3) County: San Francisco  
 (4) Expires: 7/26/09

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: November 6, 2007

Signature: \_\_\_\_\_

Scott E. Lane



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# EXHIBIT T

Attorney Or Party Without Attorney (Name and Address) <b>SCOTT A. FLAXMAN, ESQ.</b> LAW OFFICES OF SCOTT A. FLAXMAN 21 Buena Vista Road South San Francisco, California 94080		Telephone: (415) 570-0558		FOR COURT USE ONLY Page 28 of 34	
Attorneys for: <b>ALI BAALOUACH</b>		Ref. No. Or File No. <b>W2486175</b>			
Name of court, judicial district and branch court, if any: <b>UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF CALIFORNIA</b>					
Plaintiff: <b>ALI BAALOUACH</b>					
Defendant: <b>MEHDI NAFAI</b>					
<b>POS BY MAIL</b>		Hearing Date:	Time:	Dept./Div:	Case Number: <b>C 07-5433 MJJ</b>

At the time of service I was at least 18 years of age and not a party to this action.  
 On November 2, 2007, I served the within:

SUMMONS IN A CIVIL ACTION; COMPLAINT ; INITIAL CASE MANAGEMENT SCHEDULING ORDER; CASE MANAGEMENT CONFERENCE ORDER; NOTICE OF AVAILABILITY OF MAGISTRATE JUDGE TO EXERCISE JURISDICTION; CONSENT TO JURISDICTION BY A UNITED STATES MAGISTRATE JUDGE; ADR PACKAGE; ECF REGISTRATION

on the defendant in the within action by placing a true copy in a sealed envelope with postage fully prepaid for first class in the United States mail at San Francisco, California, addressed as follows:

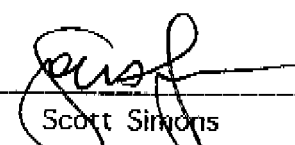
DORIS ALICIA CORDOVA  
 50 Surf View Drive  
 Bay Point, California 94565

Person serving:  
 Scott Simons  
**Wheels of Justice, Inc.**  
 657 Mission Street, Suite 502  
 San Francisco, California 94105  
 Phone: (415) 546-6000

a. Fee for service:  
 d. Registered California Process Server  
   (1) Employee or independent contractor  
   (2) Registration No.: 542  
   (3) County: San Francisco

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: November 6, 2007

Signature:   
 Scott Simons



T

# EXHIBIT U

SCOTT A. FLAXMAN, ESQ.

(415) 571-0

LAW OFFICES OF SCOTT A. FLAXMAN

21 Buena Vista Road

South San Francisco, California 94080

Ref. No. Or File No.

W2486177

means for: ALI BAALOUACH

insert name of court, judicial district and branch court, if any:

UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA

Plaintiff:

ALI BAALOUACH

Defendant:

MEHDI NAFAI

**PROOF OF SERVICE**

Date:

Time:

Dept/Div:

Case Number:

C 07-5433 MJJ

I, Scott E. Lane, Under penalty of perjury, hereby declare that I am and was on the dates herein mentioned, a Citizen of the United States, over the age of eighteen, and not a party to the within action;

I served the: SUMMONS IN A CIVIL ACTION; COMPLAINT ; INITIAL CASE MANAGEMENT SCHEDULING ORDER; CASE MANAGEMENT CONFERENCE ORDER; NOTICE OF AVAILABILITY OF MAGISTRATE JUDGE TO EXERCISE JURISDICTION; CONSENT TO JURISDICTION BY A UNITED STATES MAGISTRATE JUDGE; ADR PACKAGE; ECF REGISTRATION

in this action by personally delivering to and leaving with the following defendant or person on the date set opposite their respective names, a true copy thereof:

Defendant : SUMMIT MORTGAGE

By Serving : "JOHN DOE" (35 yrs/5'9"/Hispanic/180 lbs/M/Blk hr) person in charge on behalf of DORIS ALICIA CORDOVA, Owner

Address : 50 Surf View Drive, Bay Point, California 94565

Date & Time : Thursday, November 1, 2007 @ 7:00 p.m.

Witness fees were : Not applicable.

Person serving:

Scott E. Lane

**Wheels of Justice, Inc.**

657 Mission Street, Suite 502

San Francisco, California 94105

Phone: (415) 546-6000

a.Fee for service:

d.Registered California Process Server

(1) Employee or independent contractor

(2) Registration No.: 341

(3) County: San Francisco

(4) Expires: 7/26/09

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: November 6, 2007

Signature:

Scott E. Lane



U

# EXHIBIT V

Case 3:07-cv-05433-JSW

Document 35 (415) 546-6000

Page 32 of 34

SCOTT A. FLAXMAN, ESQ.

LAW OFFICES OF SCOTT A. FLAXMAN

21 Buena Vista Road

South San Francisco, California 94080

Says for: ALI BAALOUACH

Ref. No. Or File No.

W2486177

Name of court, judicial district and branch court, if any:

UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA

Plaintiff:

ALI BAALOUACH

Defendant:

MEHDI NAFAI

POS BY MAIL

Hearing Date:

Time:

Dept/Div:

Case Number:

C 07-5433 MJJ

At the time of service I was at least 18 years of age and not a party to this action.

On October 24, 2007, I served the within:

SUMMONS IN A CIVIL ACTION; COMPLAINT ; INITIAL CASE MANAGEMENT SCHEDULING ORDER; CASE MANAGEMENT CONFERENCE ORDER; NOTICE OF AVAILABILITY OF MAGISTRATE JUDGE TO EXERCISE JURISDICTION; CONSENT TO JURISDICTION BY A UNITED STATES MAGISTRATE JUDGE; ADR PACKAGE; ECF REGISTRATION

on the defendant in the within action by placing a true copy in a sealed envelope with postage fully prepaid for first class in the United States mail at San Francisco, California, addressed as follows:

SUMMIT MORTGAGE  
50 Surf View Drive  
Bay Point, California 94565

**DORIS ALICIA CORDOVA**

Person serving:

Scott Simons

**Wheels of Justice, Inc.**

657 Mission Street, Suite 502

San Francisco, California 94105

Phone: (415) 546-6000

a. Fee for service:

d. Registered California Process Server

(1) Employee or independent contractor

(2) Registration No.: 542

(3) County: San Francisco

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: November 6, 2007

Signature: \_\_\_\_\_

Scott Simons



✓



# EXHIBIT W

United States District Court  
NORTHERN DISTRICT OF CALIFORNIA

ALI BAALOUACH

SUMMONS IN A CIVIL CASE  
CASE NUMBER 07 5433  
MD

v.

MEHDI NAFAI, DORIS ALICIA CORDOVA,  
SUMMIT MORTGAGE,  
REALTY MORTGAGE, LLC, Doe 1- Doe 10

TO: (Name and address of defendant)

Doris Alicia Cordova (changed name from Dora Alicia Cordova)  
50 Surf View Drive  
Bay Point, California 94565

File

**YOU ARE HEREBY SUMMONED** and required to serve upon PLAINTIFF'S ATTORNEY (name and address)

Scott A. Flaxman, Attorney at Law  
21 Buena Vista Road  
South San Francisco, Ca 94080

an answer to the complaint which is herewith served upon you, within 20 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgement by default will be taken against you for the relief demanded in the complaint. You must also file your answer with the Clerk of this Court within a reasonable period of time after service.

Richard W. Wieking

CLERK

DATE October 23rd, 2007

(BY) DEPUTY CLERK

*[Handwritten signature]*  
10/23/2007

W